

Amendments to the Specification:

Please replace paragraph [36] with the following amended paragraph:

A number of variations and modifications of the invention can also be used. For example, the products described in U.S. Patent Application Serial No. 10/405,043, U.S. Provisional Patent Application Serial No. 60/515,918, U.S. Patent Application Serial No. 10/675,929, U.S. Patent Application Serial No. 10/694,925, U.S. Patent Application Serial No. 10/694,924, U.S. Patent Application Serial No. 10/079,927, U.S. Patent Application Serial No. 10/421,604, U.S. Provisional Patent Application No. 60/520,432 [[__ / __, __]] (~~temporarily referenced by Attorney Docket No. 020375-043000US~~), U.S. Provisional Patent Application No. 60/520,486 [[__ / __, __]] (~~temporarily referenced by Attorney Docket No. 020375-044500US~~), and U.S. Provisional Patent Application No. 60/520,488 [[__ / __, __]] (~~temporarily referenced by Attorney Docket No. 020375-018810US~~), which were all previously incorporated by reference, could use the apparatus and methods described in this application. These products would use the open loop stored value functionality, while supplying additional functionality for alternative or complementary use. In another example, multiple cards could be activated as described in U.S. Patent Application Serial No. 10/696,014, which was previously incorporated by reference.

Please replace Table II on page 11 with the following amended Table:

TABLE II	
Return Tags	Return Content
ANNCASHRT	Annual cash rate (finance charge)
ANNMERCHRT	Annual merchandise rate (finance charge)
EXPDATE	Plastic expiration date
CVC2NO	Card Verification Value (CVV) for Visa <u>VISA™</u> , Plastics/Card Validation Code (CVC) for Mastercard <u>MASTERCARD™</u> , Plastics when the expiration date
CVC2NO2	Card Verification Value (CVV) for Visa <u>VISA™</u> , Plastics/Card Validation Code (CVC) for Mastercard <u>MASTERCARD™</u> , Plastics when the expiration date is the reissue expiration date
CVC2NO3	Card Verification Value (CVV) for Visa <u>VISA™</u> , Plastics/Card Validation Code (CVC) for Mastercard <u>MASTERCARD™</u> , Plastics when the expiration date is the adjustment expiration date
CHKNUM	Demand deposit account number or customer checking account number on the cardholder account record
SAVNUM	Savings account number on the cardholder account record
XREF	Identifier of cross-reference account
AUTOPAYFG	Automatic payment flag - code indicating whether to generate an automatic payment charge using the customer's checking or savings account number
AUTOPAYAMT	Automatic payment amount - amount the customer agreed to pay via the automatic payment option
ACHAMT	ACH amount - amount of the previous demand ACH payment (amount a customer has authorized as a payment to send in through the Automated Clearinghouse)
TRANRTNUM	Transit routing number on the cardholder account record
ADNNAME	Wrapper for additional name(s) - dependents of customer). Contains ENTRY tag for each name
ENTRY	Dependent's information.
ERROR	Error message

Please replace Table III on page 14 with the following amended Table:

TABLE III	
Parameter	Description
BATCHMERCH0	Code representing batch and merchant to use for this adjustment Valid codes: A - Client defined B - Client defined C - Client defined This is a required parameter.
BATCHMERCH1	Code representing batch and merchant to use for this adjustment Valid codes: A - Client defined B - Client defined C - Client defined This parameter is required only if you are also sending TOTAMTARR1.
BATCHMERCH2	Code representing batch and merchant to use for this adjustment Valid codes: A - Client defined B - Client defined C - Client defined This parameter is required only if you are also sending TOTAMTARR2.

TABLE III	
Parameter	Description
PNAME	<p>Name of the gift card recipient in one of these formats (refer to <i>Cardholder New Accounts</i> for more information about name entry)</p> <p>(JONES, JOHN N) (JOHNSON-JONES, MARY M) (JONES, JOHN N/DR) (JONES MD, JOHN N)</p> <p>Length: variable length, 26 positions Edits: edited for alpha values and comma This is a required parameter.</p> <p>The number of positions you enter depends on the embossing format you use. For MasterCard MASTERCARD™, or dual Visa VISA™, accounts, only 24 characters may be used for the primary name. The last two positions, 25 and 26, must be space filled.</p>
ADDR1	<p>Text of the first line of the address to which the gift card is to be mailed</p> <p>Length: variable length, 26 positions This is a required parameter.</p>

Please replace Table III on page 17 with the following amended Table:

TABLE III	
Parameter	Description
NGAGT	<p>Number identifying the agent of the gift card</p> <p>Format: fixed length, four positions Edits: edited for valid agent number on file for principal This is a required parameter.</p>
MISC3	<p>Information in miscellaneous field 3</p> <p>Format: variable length, seven positions Edits: the System does not edit this field This is an optional parameter.</p> <p>This field is for any data you enter or codes you assign.</p>

TABLE III	
Parameter	Description
MISC4	<p>Information in miscellaneous field 4</p> <p>Format: variable length, seven positions</p> <p>Edits: the System does not edit this field</p> <p>This is an optional parameter.</p> <p>This field is for any data you enter or codes you assign.</p>
RUSHCODE	<p>Code determining how to mail rush gift cards</p> <p>Valid codes: Refer to <i>Cardholder New Accounts</i> for valid Rush Plastics Indicator Codes</p> <p>This is an optional parameter.</p>
MMN	<p>Mother's maiden name (you can use this to send miscellaneous information)</p> <p>Format: variable length, eight positions</p> <p>Edits: the System does not edit this field</p> <p>This is an optional parameter.</p>
PURNAME	<p>Purchaser name - name of the customer (purchaser) (refer to <i>Cardholder New Accounts</i> for more information about name entry)</p> <p>Length: variable length, 26 positions</p> <p>Edits: edited for alpha values</p> <p>This is a required parameter.</p> <p>The number of positions you enter depends on the embossing format you use. For MasterCard MASTERCARD™, or dual Visa VISA™, accounts, only 24 characters may be used for the primary name. The last two positions, 25 and 26, must be space filled.</p>
TRACKID	<p>Tracking identification – client-defined identification code sent with each transaction request that serves as a reference if the client later wants to find out the status of that transaction (whether or not the update to the Host was successful), FDR stores this code with the status</p> <p>Length: variable length, 14 positions</p> <p>This is an optional parameter.</p>